IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Stewart Harris et al.

Application No. : 09/755,591 Confirmation No.: 3838

Filed : January 5, 2001

For : SYSTEMS AND METHODS FOR MONITORING

CREDIT OF TRADING COUNTERPARTIES

Group Art Unit : 3695

Examiner : Thu Thao Havan

Mail Stop Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

AMENDMENT/SUBMISSION

This is a response to the Office Action mailed March 18, 2010 in the above-identified application. Reconsideration of the application is respectfully requested. It is noted that the use of the word "we" hereinafter refers to Applicants.

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of the paper.

Remarks/Arguments begin on page 11 of this paper.